

FREE

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TRI-LINGUAL

IRONBOUND VOICES

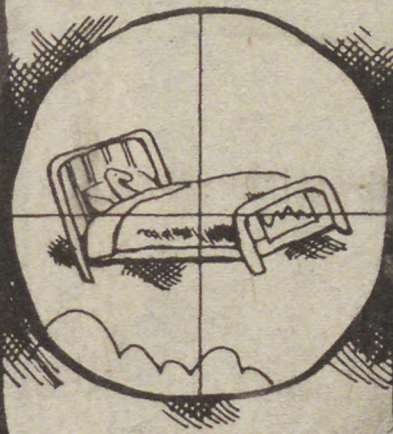
Vol. 13 No. 10

March 1991

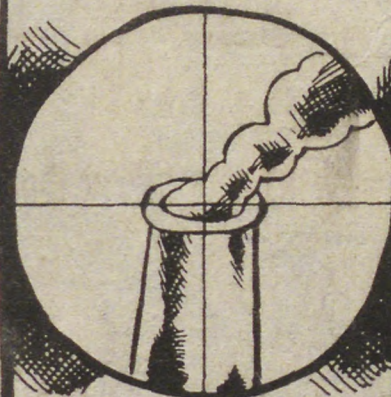
YES

IT WAS
WORTH SPENDING
ALL THAT MONEY
ON HIGH-TECH
WEAPONS!

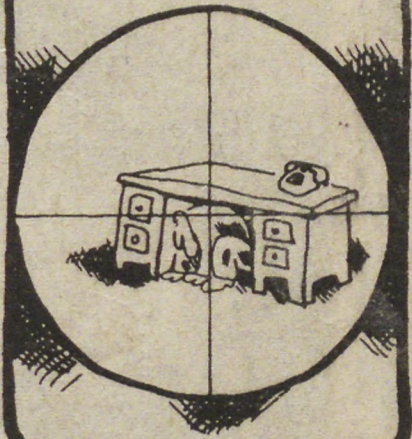
WATCH THEM KNOCK
OUR HEALTH-CARE
CRISIS OUT OF
THE AIR!



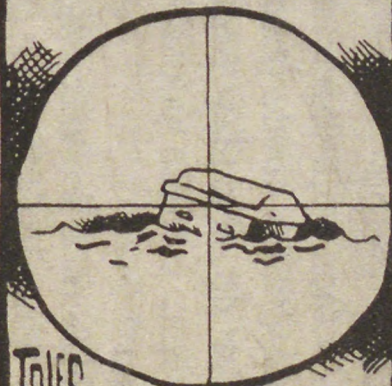
SEE THEM GO
RIGHT DOWN THIS
SMOKESTACK AND
SAVE OUR
ENVIRONMENT!



WATCH THEM SEEK
OUT AND CATCH THE
\$500 BILLION SET
THIEVES WHERE
THEY HIDE!



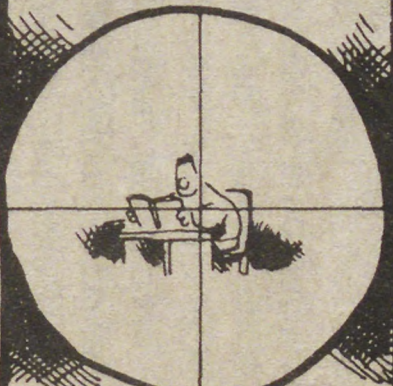
SEE THEM BLOW
OUR HIGHEST-INFANT-
MORTALITY-IN-THE-
INDUSTRIALIZED-WORLD
RIGHT OUT OF THE WATER!



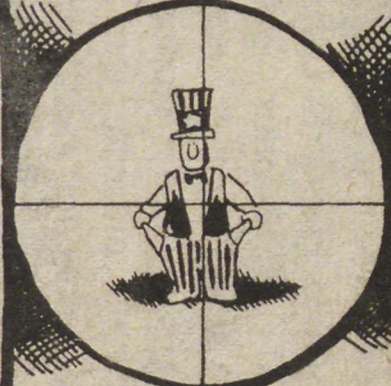
TUES

UNIVERSAL PAPER SYND
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WATCH THEM
TARGET AND WIPE OUT
WIDESPREAD
ILLITERACY!



SEE THEM VAPORIZE
THE THREE TRILLION-
DOLLAR NATIONAL DEBT
THAT YOU AND I OWE!



WATCH THEM SOLVE THE
UNDERLYING CAUSES
OF CENTURIES-OLD
MIDEAST CONFLICT!



WELL, OKAY, THEY
CAN'T DO EVERYTHING.

BUT WATCH THEM FIX
OUR INFRASTRUCTURE!



English p. 1 - 3, Português p. 4 - 5, Español p. 6 - 7

The Importance of Rent Control

An important conference on the housing crisis in Newark was held Dec. 8, 1990. The event was called "Justice For All: A Peoples' Hearing On The Housing Crisis." The issues raised were so important that we are printing the report from the conference in **Ironbound Voices**. This is the second part of the series.

"When I first started organizing tenants, we talked about the need to have effective rent control because there were so many people who were willing to profit from the misery of tenants who could barely meet the rental prices they were charging... We said there had to be a way to control rent. It is not far-fetched to think of it as similar to controlling the airlines because they deal with public safety, or the pharmaceutical companies, because they deal with public safety. Housing is also a matter of public safety. Through the years I have heard the real estate industry say the market should be 'free', and rents should be at any price the market can bear. My contention is that there can be no free market when there is no supply, or very limited supply of housing." Frank Hutchins, Coalition To Save Rent Control

One of the major protections for preserving apartments which currently can be rented by people with low and moderate incomes is the local rent control law. This law means that tenants in buildings larger than 4 apartments know that their rent can only be raised by a fixed percentage each year. (In Newark currently, tenants in buildings from 4 to 49 units get a 5% increase, tenants in buildings 50 apartments or more get a 4% yearly increase.) Many provisions of the rent control law have

"Loopholes exist in the rent control law which need to be closed. One provision of the law allows landlords to give a 25% increase whenever somebody moves out of any apartment (after the landlord does a tiny amount of repairs). The law needs to be strengthened, and there have to be automatic and harsh penalties for breaking the law. Otherwise, the law is worthless." Nancy Zak, HUD Tenants Coalition

been weakened over the years. Other provisions exist which are not enforced, such

as the law requiring all landlords to register their apartments, and what they currently collect in rents, with the local Rent Control Board.

The City Council greatly weakened the law in 1985 when they passed a partial "vacancy decontrol" law, over tenant objections. This allows landlords to give a 25% increase any time someone vacates an apartment (it requires that the landlord make a minimal amount of repairs).

This provision of the law needs to be eliminated. Tenants must work together to make sure that the law does not continue to be weakened. In spite of the loopholes in the law, it is still very important to have a rent control law.

Slumlords, Bad Managers, Unenforced Laws & Revolving Doors

Another problem addressed during the

"We had no services, no elevator, no heat, and were infested with roaches and mice. We held our money and went to court... It turns out it is cheaper for the landlord to hold back the services, make you go down to court, where you have to take days off work and sit there from 9 to 5, and then they give you a (small) rebate and the landlord doesn't have to fix anything. If the landlord is not going to be really hurt in his pocket, he is not going to do anything... We went back to court with this landlord 6 or 7 times. All we had was a revolving door... He promises to get the repairs done by a certain date. When the date comes he doesn't have the job done, so back to court, a small fine, a rebate for us, and another court order... It makes no sense to be going to court for 2 years with the same problems, the same landlord, the same judge... What rebate is going to pay enough for the time you sat up in the cold, got up early to heat water for your children to wash up to go to school, run your heater or your oven all day and increase your gas and electric bills?" Geraldine Howard, 25 Van Velsor Pl. Tenants Association

hearing was the lack of enforcement of local laws. Newark has a number of good laws on the books, but there is often no enforcement mechanism, or the penalties for violating the laws are so minimal that the landlord would rather pay a small fine than correct the

problem. This leaves tenants in the untenable position of having no way to get action to enforce the laws, and correct problems in their buildings.

Another problem raised at the hearing is the "revolving door" court system, which seems to continually postpone cases where tenants have taken action to get problems

"If you go in front of a judge, the judge thinks the tenant is crazy. He doesn't see me at his dinner table, but he does see my landlord. I have a few dollars to give to a politician but I don't give hundreds and hundreds of dollars. Is that why my landlord is more respected than me?... But when I have a problem, I can't find my politicians." Francine Christopher, 440 Elizabeth Ave. tenant

resolved in their buildings. Cases are rescheduled month after month, tenants often cannot continue to take days off, and meanwhile the problem continues unabated.

Tenants claim code inspectors and other officials who are charged by the city with enforcing laws get "bought off". In some recent cases in Newark, there have been indictments by the Attorney General's office on similar charges. This means that the person who tenants would normally turn to for law enforcement, might actually be involved in the problem. Tenants also reported

"There are apartments in my building where there have been leaks for 7 years. People have to put pails on the floor to catch the water. People are afraid to speak out for their rights. They feel that repercussions will be made against them... The lack of repairs in the building I live in is not unique." Jim Walker, 15 Hill St. tenant

managers who are either incompetent, or disrespectful of tenants, allowing buildings to deteriorate, and treating tenants badly, particularly if they attempt to enforce their rights.

R • A • F • F • L • E

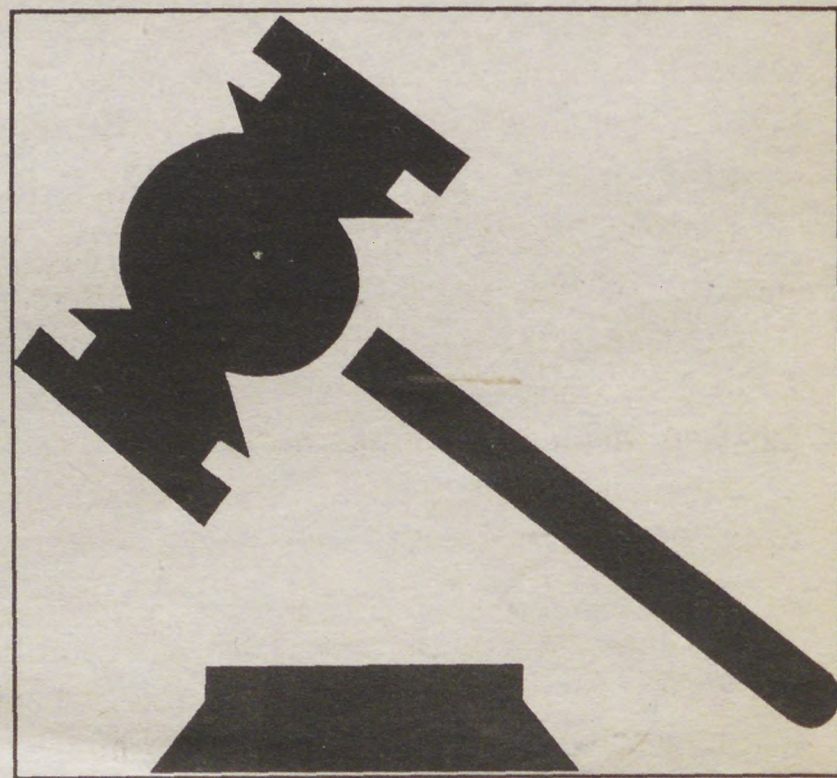
ICATW is currently conducting a fundraiser raffle. Chances are \$1.00 each, and the prizes are gift certificates at Macy's Department Stores and Pathmark. The deadline for taking chances is April 19, and the drawing will be held at the Portuguese Sports Club. Raffle books and chances are available by calling 589-4668 or at the Ironbound Information Center, 95 Fleming Ave.



Know Your Rights

Foreclosure in New Jersey

Part I



This article was written by Connie Pascale of Legal Services of New Jersey.

"Home Foreclosures Soar in the New York Region" reads a recent headline in the New York Times. Mortgage foreclosures in New Jersey have increased by more than 50% in the last year.

Foreclosure means that a person is losing his or her house or other real estate to the bank or finance company which lent him or her the money to buy the property. The information in this issue applies to foreclosures on conventional and FHA-insured mortgages.

How Foreclosures Start

Most foreclosures begin when a homeowner has fallen behind in his or her mortgage payments. In fact, in situations where a conventional mortgage is involved, the mortgagee (the bank or mortgage company) is allowed to accelerate the mortgage after the mortgagor (the homeowner) has missed even one payment. Acceleration of the mortgage means that the bank or mortgage company refuses to accept the regular

mortgage payments and insists instead on receiving the full amount of the mortgage.

A homeowner who finds him or herself in this situation should immediately consult with an attorney. One of the choices available at this stage to such a homeowner is to file a Chapter 13 bankruptcy action. Filing such an action with the federal bankruptcy court in either Newark Trenton, or Camden will allow the homeowner to cure the default. At this stage the bankruptcy court will hold that the homeowner has the right to pay the back payments and reinstate the mortgage. This is known as curing the default. The arrears (back payments) can be made up all at once or in installments spread out over several years.

Foreclosure Actions

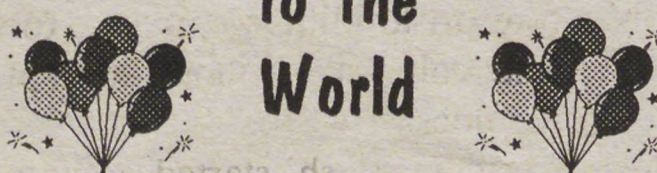
If the homeowner has defaulted on the mortgage and has not filed a bankruptcy court action, the mortgagee will then start a court action to foreclose on the mortgage. Actions to foreclose and satisfy a mortgage are brought in Superior Court, Chancery Division. The process begins when the bank or mortgage company files a complaint against the homeowner. The complaint will

state the amount of the obligation, a description of the mortgaged property, and the fact that the homeowner is in default of the mortgage agreement. Once filed with the court, a copy of the complaint must be served upon the homeowner. The homeowner must then file a written answer to the complaint within twenty days. If an answer is filed challenging the validity of the mortgage, the court will schedule the case for a hearing. If no answer is filed, the court will enter a default and the process against the homeowner will move very fast.

If, after hearing the testimony and reviewing the evidence, the court finds that the homeowner is in default, the court will issue a final judgment in favor of the bank or mortgage company (the mortgagee). This is known as the foreclosure judgment.

Note: Following the foreclosure judgment, the homeowner does not have the right to cure the default by filing a Chapter 13 bankruptcy proceeding. The only right a New Jersey homeowner has at that point is the right to redeem the property. This right to redeem is the right to pay the full amount of the foreclosure judgment and keep the house.

Welcome
to the
World



Beth

born
Feb. 6, 1991
to the proud
parents
Nancy Zak
&
Arnold Cohen

There are 3 kinds of
people

Those who
make things happen

Those who
watch things happen

Those who
wonder *what happened?*

Angelo
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492 Ferry St.
589-6530

Attention
People From
El Salvador

The Office of Migration of the Catholic Community Services of the Newark Archdiocese will assist Salvadorans to apply for "Temporary Protected Status" under the Immigration Act of 1990.

Any national of El Salvador who has been present in the United States since Sept. 19, 1990 may apply.

You may be allowed to legally remain in the United States.

Call Catholic Community Services, Office of Migration at:
482-0100 or 673-6911.

ICATW Members Demand The Incinerator Be Tested

Members of the Ironbound Committee Against Toxic Waste attended the Jan. 30 meeting of the Essex County Freeholders to demand that the community get the results from tests done of what is coming out of the garbage incinerator smokestacks.

Bryon Sullivan of the NJDEP said that tests on the pollution coming out of the smokestacks will not begin until March of 1991, and the complete results will not be known for two years. Meanwhile, the garbage incinerator will be operating with a temporary permit. This means that chemicals like dioxin, lead, and other dangerous substances will be coming out of the incinerator during this time.

Members of the Ironbound Committee Against Toxic Waste blasted the Freeholders on a number of other issues.

June Kruszewski spoke about the fact that many other counties are not building garbage incinerators. This was reported in a recent Star Ledger article. Incinerators in Bergen County and Passaic County have recently been stopped. The newspaper article also said that some towns who send garbage to the Essex County incinerator are paying \$60 a ton, while Essex County residents are paying much much more. "We are going to get the pollution, but we have to pay a higher rate than everybody else," said Mrs. Kruszewski. "It is totally unfair."

"The Public Advocate's report said that this was one of the worst public contracts, and yet you signed it anyway," said Mariarosa Da Costa, another speaker. "I can see how you could ignore us because we are just ordinary people, but how could you ignore the Public Advocate?"



Ironbound residents protested the construction of the garbage incinerator. Now, the problems they warned about are happening.

Beatrice Speziale, another speaker, talked about milk in cows who graze near incinerators in Holland being contaminated with dioxin. The milk has been bought up the government because it cannot be sold commercially. Ms. Speziale said that the propaganda saying that people in Europe like garbage incinerators is not true. In Bavaria recently, 1 million people signed petitions against an incinerator.

Arnold Cohen, from the Ironbound Committee Against Toxic Waste, said that Essex

County taxpayers still do not know what the true cost of the garbage incinerator will be. "This means we have no idea what it will cost taxpayers next year. We want the Public Advocate to do a rate study, so that we will know what the cost will be to individuals and towns next year," said Mr. Cohen. "Also since it has been shown that Essex County does not need an incinerator of this massive size, we should close down some of the burners in the incinerator."

Using Our Tax Dollars To Kill

On the same day that President Bush launched a war against Iraq, Jan. 15, 1991, he renewed military aid to the government of El Salvador to continue a war in that country.

More than 73,000 people have been killed in the war in El Salvador since 1973.

Military aid to El Salvador was cut off in November of 1989 after six Jesuit priests and their housekeeper were murdered by Saladoran army members. The trial of the soldiers responsible for the murders has been continually delayed and covered up by the government of El Salvador, according to Representative Joe Moakley, a Congressman from Massachusetts, who heads a congressional task force which was investigating the murders of the Jesuits.

The United States is providing El Salvador with over \$1 million in military aid per day, a total of more than \$4.5 billion since 1980.

In a recent talk at St. Patrick's Cathedral in Newark, Mr. Bill Ford talked about the links between the murder of the Jesuit priests

and the murder of 4 American nuns in 1980. Mr. Ford, who lives in Montclair, is the brother of one of the murdered nuns, Sister Ita Ford.

"In both cases, the United States Embassy in El Salvador acted to protect the military and gloss over what happened," Mr. Ford said. "In both cases, the U.S. government said the women and Jesuits were killed by guerrillas or rebels. It wasn't until later, when events became clear, that the United States admitted it was their own clients who were killing American women and priests."

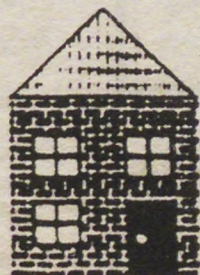
Mr. Ford said the United States is on the "wrong side" in El Salvador. "In choosing the wrong side, we have escalated the level of violence, since we are putting arms in the hands of the Salvadoran military, which in a decade has grown from 10,000 to an army of 60,000 troops."

"We as American citizens have to be responsible for the actions of our own government," Mr. Ford said. "Our government is

too quick to resort to military force to solve a problem, and almost without exception, military force doesn't work."

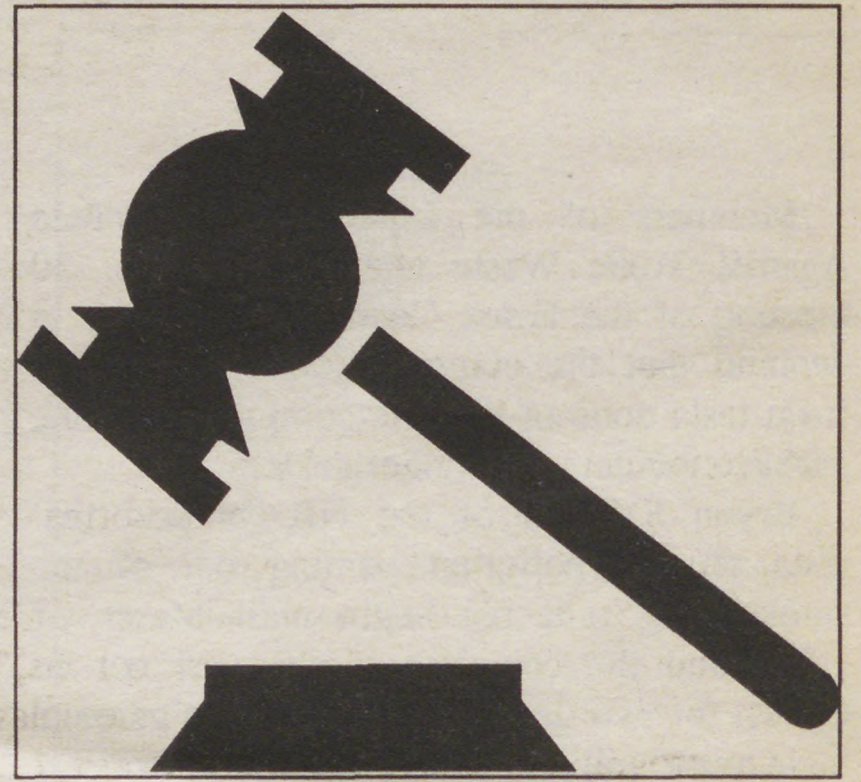
When President Bush started giving the government in El Salvador money again, the military saw it as a green light to attack their opponents. On February 10, 1991, the offices of Diario Latino, an independent newspaper in El Salvador, were destroyed by an arson fire. The director of the newspaper blamed the El Salvadoran army for the fire. Dozens of journalists have been killed in El Salvador. In 1980, La Cronica newspaper was burned and its editor and photographer were tortured and killed. In 1981, the office of El Independiente was bombed and its editor left the country after an assassination attempt.

San Salvador's Roman Catholic Archbishop Monsignor Arturo Rivera Damas called for a thorough probe of the arson fire of Diario Latino.



Saibam Os Seus Direitos

Anulação Da Venda De Casas



Este artigo foi escrito por Connie Pascale, de Serviços Legais de New Jersey.

A anulação das vendas de casa na região de New York aumenta assustadoramente le-se recentemente numa linha à cabeça do New York Times. Hipotecas desfeitas em New Jersey aumentaram em mais de 50 por cento no ano passado.

A anulação da venda significa que uma pessoa vai perder a sua casa ou outro imóvel para o banco ou companhia financiadora que lhe emprestou o dinheiro. A informação neste artigo aplica-se a anulações de hipotecas convencionais ou hipotecas federalmente seguradas.

Como Se Inicia A Anulação

A maioria das anulações começa quando um proprietário deixa de fazer pagamentos na sua hipoteca. De facto em situações em que se trata duma hipoteca convencional o credor (banco, ou companhia de hipotecas) podem caducar a hipoteca logo que o comprador falhe com um pagamento. Caducar a hipoteca quer dizer que o banco ou companhia financiadora recusam aceitar os pagamentos e insistem em reter a quantia total da hipoteca.

O proprietário que se encontra nesta situação deve falar com um advogado imediatamente. Uma das alternativas ao dispor do proprietário nesta altura é invocar uma acção (a bancarrota capítulo 13). Invocar tal acção no tribunal federal de bancarrota quer em Newark, Trenton, ou Camden permitirá ao proprietário salvar a falência. Nesta altura, o tribunal garantirá que o comprador tem o direito de fazer os pagamentos atrasados e manter a hipoteca. Isto é conhecido como a recuperação da hipoteca. Os pagamentos atrasados podem ser feitos duma vez ou em prestações feitas por um período de vários anos.

Acções Legais de Hipotecas Anuladas

Se o proprietário faliu na hipoteca e não invocou em tribunal uma acção de bancarrota, o credor iniciará uma acção no tribunal para anular a hipoteca.

As acções para anular e recuperar o pagamento de hipotecas são levadas ao tribunal superior, o processo começa quando o banco ou a companhia financiadora fazem uma queixa contra o proprietário. A queixa

menção a quantia em causa, descreve a propriedade hipotecada e atesta o facto do proprietário não ser capaz de manter o contrato da hipoteca. Logo que a acção seja levada a tribunal uma cópia da queixa deve ser enviada ao proprietário. O proprietário deve então dar uma resposta por escrito no prazo de 20 dias. Se a resposta é dada contestando a validade da hipoteca, o tribunal marcará uma data para ouvir o caso. Se não houver resposta, o tribunal inicia uma bancarrota e o processo contra o proprietário torna-se imediato.

Depois de ouvidas razões e de pesar a evidência, se o tribunal acha que o proprietário está em falta emitirá um parecer a favor do banco ou companhia financiadora. Isto é conhecido como a anulação da venda da propriedade.

Nota: Em seguida à sentença de anulação o proprietário não tem mais o direito de salvar a hipoteca através do "Capítulo 13 de Bancarrota." O único direito que um proprietário em New Jersey tem neste caso é o direito de redimir a propriedade. O direito de remissão é o direito de pagar a quantia total do parecer judicial de bancarrota e ficar com a casa.

Numeros De Telefone De Auxilio

Corporação Da Comunidade
Do Ironbound 344-7210

Serviços Legais De Essex-Newark
Principal 624-4500
Unidade Hispanha 642-8707
Unidade de Cidadões da
Terceira Idade 675-8272

Clinica Urbana Legal
De Rutgers 648-5576

Clinica de Ayude Legal
De Rutgers 624-5300

Divisão sobre
Direitos Cívís 648-4831

Público Advogado 609-292-1692

Departamento Da Lei e
Segurança Pública:
Departamento Da Direitos
Do Consumidore 643-3500

Agencia do Welfare
do Condado de
Essex 733-3059

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das 8 AM - 2 PM



Muitos Vencedores No Concurso De Cartazes Sobre A Paz

Numa ocasião em que os Estados Unidos parecem estar longe de Paz, alunos de várias escolas primárias desta área receberam prêmios pela sua participação no Concurso de Cartazes sobre a Paz, organizado pelo Projecto Ironbound Peace Education.

Os prêmios foram atribuídos no decorrer de um jantar de spaghetti realizado no Salão da Igreja de St. Stephan's no passado dia 30 de Novembro. "Tivemos cartazes muito bons," disse Vic De Luca. "Cinco diferentes escolas e um programa pós-escola enviaram cartazes. Foi difícil escolher os vencedores." Os prêmios foram entregues no fim do jantar ao qual assistiram mais de 80 pessoas, incluindo residentes locais, e famílias e amigos dos vencedores.

Um dos pontos altos do acontecimento, foi um discurso proferido por Tom Ryan, da Comissão Arquidiocesana de Paz e Justiça, que se referiu a umas declarações recentemente proferidas pelo Bispo Católico Joseph Francis da Comissão que se opõe à presença militar no Golfo Pérsico. Em parte, as palavras do Bispo foram: "Não vemos quaisquer circunstâncias sob as quais uma ofensiva militar, que incontestavelmente resultaria num grande número de mortes - Americanos e Iraquianos, soldados e civis - poderia ser considerada uma guerra justa."

Quando ele proferiu tais declarações, o Bispo Francis disse: "Uma lição que deveríamos ter aprendido no Vietnã é que não se deve esperar até que grande quantidade de sangue seja derramada para depois se falar em paz."

Desde que o Bispo Francis falou, o Concílio Nacional dos Bispos Católicos, e outros Bispos Católicos, tem-se manifestado contra o desencadeamento de uma guerra no Golfo Pérsico.



Mr. Ryan felicitou os estudantes vencedores a quem encorajou a continuar a pensar e a actuar de forma a conservar este mundo num mundo de paz.

Eis os nomes dos estudantes vencedores:

Victor Alfonso, grau 4, Escola da Oliver St.

António Almeida, grau 5, Escola de St. Benedito

Eric Becker, grau 3, Escola de Sao Casimiro

Helena Cruz, grau 5, Programa Pos-escola do Ironbound

Janine Dominguez, grau 7, Escola de Sao Benedito

Fernando Jacinto, grau 4, Programa Pos-escola do Ironbound

Sérgio Loureiro, grau 5, Escola de Sao Francisco Xavier

Michelle Oliveira, grau 4, Escola da Oliver Street

Joann Pedro, grau 2, Escola da Oliver Street

Alex Perez, grau 6, Escola da Oliver St.

Luis Rivas, grau 2, Escola da Oliver Street

Natália Sardo, grau 1, Escola de Sao Francisco Xavier

Steven Strickland, grau 7, Escola Project Link

Joshua Viera, grau 4, Escola da Oliver St.

"Sentimo-nos felizes por ver tantos alunos interessados em questões de paz," afirmou Vic De Luca, do Projecto Ironbound Peace Education.

O jantar de spaghetti foi preparado e servido com a ajuda de Roni Faulkner e um dedicado número de voluntários, incluindo muitos residentes do Ironbound. Um vistoso bolo onde se lia Paz Na Terra foi oferecido por Teixeira's Bakery.

Vitórias

Hempstead, Long Island

Em Agosto de 1990, o supervisor de North Hempstead cancelou os planos de construir um incinerador de lixo com capacidade para queimar 990 toneladas por dia. Os residentes lutaram contra os planos por 3 anos e meio. Agora usam a reciclagem.

East Bridgewater, Massachusetts

Um incinerador de 1,500 toneladas por dia planeado pela American Ref-Fuel para East Bridgewater, Massachusetts foi rejeitado pela Massachusetts Environmental Affairs Secretary, em Agosto 31, 1990. A razão principal foi que o incinerador era muito grande e não havia lixo suficiente. Soa familiar? O incinerador de Newark, construído pela Ref-Fuel, tem o mesmo problema. Foi feito muito grande e agora eles querem importar lixo dos outros condados.

Pensauken, New Jersey

Um incinerador de 500 toneladas por dia foi derrotado em Pensauken, New Jersey. No dia 11 de Outubro de 1990, a Junta de Propriedades Livres do condado de Camden anunciou que o plano de incinerador estava morto!

Levou 6 anos para que os residentes derrotassem o incinerador. A Pennsauken Solid Waste Management Authority gastou 31 milhões de dólares a tentar construir o incinerador. O lançamento da primeira pedra foi em Agosto de 1988. A construção parou em Setembro de 1988.

Certos Outra E Outra E Outra Vez

Os residentes do Ironbound já provaram que estão certos outra e outra vez! Os residentes do Ironbound disseram à 5 anos atrás que o que os oficiais do Essex County diziam de que o custo por tonelada de lixo seria 65 dólares, era mentira. Desde que o

incinerador abriu que os residentes do Condado estão pagando \$97.30 por cada tonelada de lixo que trazem ao incinerador. Isto é 50% mais do que eles prometeram para que as taxas subam para pagar o aumento de custo.

Os residentes do Ironbound previram problemas de fumo no New Jersey Turnpike. Isso aconteceu alguns dias depois do incinerador abrir, quase causando acidentes em carros e camiões.

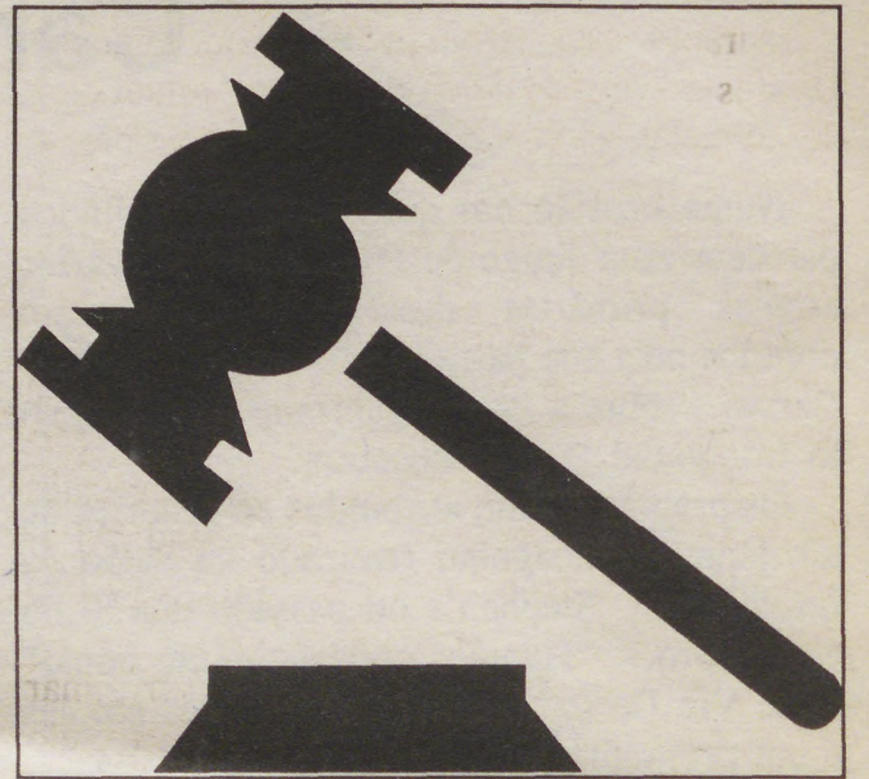
Os residentes do Ironbound previram que as cinzas iriam reprovar nos testes das vizinhanças. Por isso, os operadores do incinerador de Newark receberam autorização do DEP para "tratar" as cinzas com ácido fosfórico e lima para que as cinzas passem nos testes.

Os residentes do Ironbound previram que as populações de outras comunidades iriam lutar contra a tiragem das cinzas do incinerador. 12,000 residentes da área de Keokee, de Virginia assinaram petições contra um terreno proposto pela companhia que maneja a cinza do incinerador de Newark.

Sepa Sus Derecho

Ley De Vivienda

La Defalción En New Jersey



Esta es la primera parte de este serie. Este articulo es sobre lo que escribio Connie Pascale del Departamento del Servicio Legales de New Jersey.

"La defalción de hogares en New York es agria" leen unas lineas en el periodico New York Times. La delfalción de hogares de parte de el mortgage (prestamo) a subido a un 50% en el año pasado.

Defalción quiere decir que la persona pierde su casa al banco, al vendedor o a una institución financiera. La información en este articulo aplicar a reposiciones que son convencional y estan cubierta federalmente.

Como comienza la defalción

La mayoría de las defalciones comienzan cuando el dueño a esta tarde en su pagares. De hecho en situaciones donde es un prestamo convencional la institución financiera puede acelelar el proceso de defalción aunque el dueño haya fallado en un solo pago. Aceleración de pago es otro proceso, donde

la institución financiera o banco no quiere el pago tarde sino todo lo que se debe.

El dueño de casa que se encuentre en esta situación debe de ponerse en contacto con un abogado inmediatamente.

Una de las soluciones del dueno a de hogar es declarar bancarrota bajo el Capitulo 13. En las cortes de Newark, Trenton y Camden, New Jersey, esto le hace posible solucionar su caso. Puesto que la corte la asiste al dueño de hogar a tener la oportunidad de pagar todo lo atrasado y reentregar su cuenta. Esto se llama "curando da alta." Los pagos atrasados pueden ser pagados de un solo pago o en unos cuantos años.

Acciones De Defalco

Si el dueño tiene un fallo con su creditor y no llena los papeles de bancarrota el creditor (banco) puede empezar el tramite de defalco en su cuenta. Acciones para defalco son transmitidas en la corte Superior, chancery Division. El proceso comienza cuando el

banco o institución financiera llena una querella contra el dueño. Esta querella tendra la suma requerida, cual es la propiedad y detalla la forma la cual el dueño a fallado en sus pagos acordando con el contrato.

Una vez esto este llenado en la corte una copia sera enviada al dueño. El dueño tiene que corresponder por escrito en 20 dias. Si el dueno exige una revisión, la corte escuchara el caso en un día seleccionado. Si el dueño no responde el proceso sera movido muy rapido con la ayuda de la corte.

Si despues de oir el caso en corte y el juez encuentra que el dueño a fallado. La corte puede ceder a favor del banco. Esto se llama defalco judicial.

Nota: Despues del defalco judicial el dueno puede curar el defalco llenando los papeles de bancarrota bayo el Capitulo 13. El unico derecho que tiene el dueño en este caso en New Jersey es la oportunidad de retraer su propiedad. Esto quiere decir que tiene que pagar todo lo que se deba en la cuenta.

Numeros De Telefono Provechoso

Ironbound Community Corp. ... 344-7210

Essex-Newark Servicios Legales

Numero Principal 624-4500

Unidad Hispania 642-8707

Unidad de Ancianos 675-8272

Rutgers Urban Clinica Legal .. 648-5576

Rutgers Clinica

de Ayuda Legal 624-5300

División de los

Derechos Civiles 648-4831

El Advocato Público 609-292-1692

La División De Leyes y

Seguridad Publicas de New Jersey:

La División de Asuntos

Consumidores 643-3500

Agência del Welfare de

Condado de Essex 733-3059

Golda's Tavern
133 Fleming Ave.
Newark, N.J.
589-9705
Hall For Hire

JOEL

Travel

Insurance

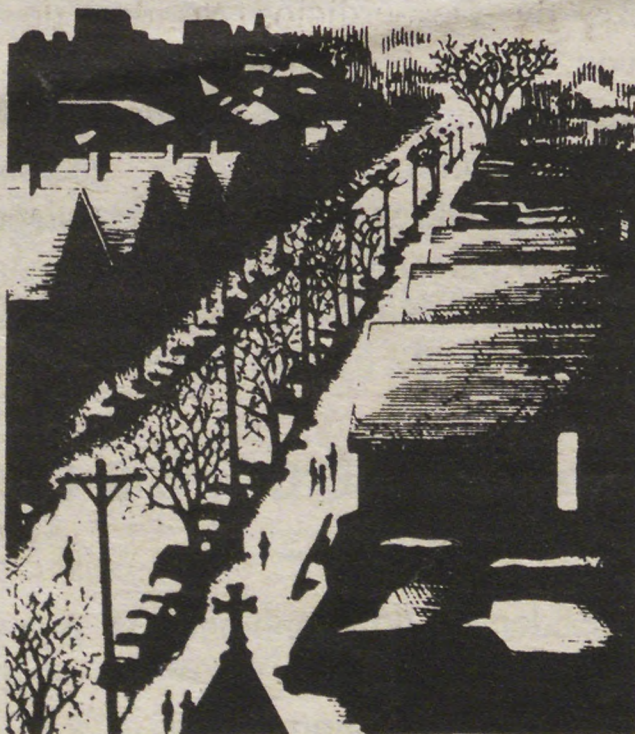
Accounting Service

220 Jefferson St. 344-6633

Perez

Accounting Service

43 Ferry St.
Newark, N.J. 07105



Estudiantes Recibieron Premios

Durante esta temporada en que Estados Unidos se ve muy lejos de la paz, estudiantes de escuelas elementares del area recibieron premios por sus cartelones en un concurso patrocinado por Ironbound Peace Education Project.

Los premios fueron presentados en una comida hecha en la iglesia St. Stephan's, en Noviembre 30. "Teniamos buenos cartelones," dijo Vic De Luca. "Cinco diferentes escuelas y del programa "Ironbound After School" estuvieron presente esta año. Fue dificultoso seleccionar los ganadores."

Los premios fueron presentados al terminar la comida. Mas de 80 personas, incluyendo los residentes del barrio, familiares y amigos de los ganadores, fueron a la festividad.

El Señor Tom Ryan, de la Newark Archdiocesan Commission on Justice & Peace, habló acerca de una declaración hecha por el Roman Catholic Bishop Joseph Francis, por la Comisión, oponerse a la ofensiva militar en el Golfo Persico. La declaración del Obispo dice en parte, "Nosotros no vemos bajo circunstancias alguna una acción militar donde puedan ocurrir muchos muertos de soldados Americanos y Iraquies y civiles, esto se puede considerar una guerra justa."

Cuando él hizo esta declaración, el Obispo Francis dijo, "Una lección que aprendimos de Vietnam es que no esperemos las enormes cantidades de sangre derramadas, para hablar de paz."

Después que el Obispo Francis habló, el National Council of Catholic Bishops, y otros Obispos Catolicos, hablaron para una oposición en el Golfo Persico.

El Sr. Ryan felicitó a los estudiantes ganadores, y le dijo que continuarán y pensarán en el acto, para hacer llegar la paz a este mundo.



Los ganadores del Concurso de las Carteles de Paz de 1990.

Los estudiantes ganadores fueron:

Victor Alfonso, cuarto grado, Oliver St. School

Antonio Almeida, quinto grado, St. Benedict's School

Eric Becker, tercer grado, St. Casimir's School

Helena Cruz, quinto grado, Ironbound Afterschool

Janine Dominguez, septimo grado, St. Benedict's School

Fernando Jacinto, cuarto grado, Ironbound Afterschool

Sergio Loureiro, quinto grado, St. Francis Xavier

Michelle Oliveira, cuarto grado, Oliver St. School

JoAnn Pedro, segundo grado, Oliver St. School

Alex Perez, septimo grado, Oliver St. School

Luis Rivas, segundo grado, Oliver St. School

Natalia Sardo, primer grado, St. Francis Xaveir

Steven Strickland, septimo grado, Project Link

Joshua Viera, cuarto grado, Oliver St. School

"Nosotros estamos contentos de ver tantos estudiantes pensando en la paz," dijo Vic De Luca del Ironbound Peace Education Project.

La comida fue preparada y servida con la ayuda de Roni Faulkner y un grupo de voluntarios incluyendo muchos residentes de Ironbound. Un preciso biscocho donado por Texeira's Bakery decia Paz En La Tierra.

Las Victorias

Hempstead, Long Island

En Agosto 1990, supervisores del pueblo de North Hempstead cancelaron los planes del pueblo de construir un incinerador para 990 toneladas de basura por día. Los residentes pelearon contra los planes por 3 años y medio. El pueblo obtuvo por el metodo del reciclamiento.

Este de Bridgewater, Massachusetts

En el Este de Bridgewater, Massachusetts, un incinerador planeado para 1,500 toneladas de basura por día por la American Ref-Fuel fue rechazado por el Secretario de Asuntos Ambientales, en Agosto 31, 1990. La primera razón fue de que el incinerador era muy grande y no había suficiente basura para él. ¿Les suena familiar? El incinerador de Newark construido por Ref-Fuel tiene el mismo problema. Fue construido muy grande y ahora quieren importar basura de otros condados.

Pennsauken, New Jersey

Un incinerador para 500 toneladas de basura por día derrotado en Pennsauken en New Jersey en Octubre 11, 1990. La Junta de Propietarios del Condado de Camden anunció que el planeado incinerador de basura estaba muerto!

Les tomo 6 años a los residentes para derrotar al incinerador. La Autoridad de Manejos de Desperdicios Solidos de Pennsauken gastó \$31 millones tratando de construir el incinerador. La ceremonia para la iniciación de la obra fue llevada a cabo en Agosto del 1988. La construcción fue parada en Septiembre del 1988.

Bien Otra Vez, Y Otra Vez Y Otra Vez

Los residentes del Ironbound han provado tener razón otra vez y otra vez. Los residentes dijeron 5 años atrás que los oficiales del Condado Essex dijeron que el costo de deshacerse de la basura por incineración sería \$65.00 por toneladas, estaban mintiendo. Desde que el incinerador abrió, los resi-

dentes del Condado han estado pagando \$97.30 por toneladas de basura traída al incinerador. Esto es el 50% más de lo que ellos prometieron. Así que sus impuestos (taxes) serán mas altas para el aumento del costo.

Los residentes del Ironbound predigieron problemas de neblina en el Turnpike de New Jersey. Esto ocurrió algunas días después de que el incinerador fuera abierto casi causando accidentes de carros y camiones.

Los residentes predigieron que la ceniza no pasaría el examen ambiental. Así, que los operadores del incineradores de Newark han obtenido el permiso del Departamento de Protección Ambiental para "tratar" la ceniza con ácido fosforico y lima para que así la ceniza pasara el examen.

Los residentes del Ironbound pre-digieron que la gente en otras comunidades pelearían a contra de cargar con las cenizas del incinerador. 12,000 residentes en el area de Keokee en Virginia han firmado una petición a contra de la proposición de rellenar un terreno con la cenizas por la campaña que esta brigando con la cenizas del incinerador de Newark.

Ironbound Voices is a project of the Ironbound Information Center. We believe that all people are entitled to income, food, clothing, housing, education, and health care. We will print articles about groups taking steps to make this belief a reality. We will also publish information about your legal and social service rights. This issue was published with the help of:

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Bob Cartwright	Nydia Ortiz
Arnold Cohen	Alfred Rendeiro
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Converting Sludge into an Economic Resource

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